

Financial Responsibility Law

Tennessee's Financial Responsibility Law (T.C.A., [55-12-139](#)) changed effective January 1, 2002. At the time the driver of a motor vehicle is charged with any violation under Title 55, Chapters 8 and 10, Parts 1-5, Chapter 50; any other local ordinance regulating traffic; or at the time of an accident for which notice is required under Section [55-10-106](#), the officer will request evidence of financial responsibility. In the case of an accident for which notice is required under Section [55-10-106](#), the officer will request such evidence from all drivers involved in the accident, without regard to apparent or actual fault.

Per T.C.A. [55-12-139](#)(e)(2), a person who did not have financial responsibility in effect at the time of being charged with a violation of subsection (c) shall not have that violation dismissed. T.C.A. [55-12-140](#)(a) requires the record of conviction of an offense under T.C.A. [55-12-139](#)(c) be promptly transmitted to the Department of Safety. For any such conviction occurring after July 1, 2009, upon request by the Commissioner of Safety, the Commissioner of Revenue shall not issue a renewal of registration for any vehicle for which evidence of financial responsibility is required under T.C.A. [55-12-139](#) until the person who was convicted of violating T.C.A. [55-12-139](#)(c) furnishes proof of financial responsibility. If a STOP is placed on your vehicle file, click [here](#) for STOP removal procedures.

